

California Department of Insurance  
2014 Automobile Premium Survey (APS\*)  
Available Credits and Discounts

COMPANY NAME	Credits and Discounts Report #1						
	AIRBAG DISCOUNT	ANTI-THEFT DEVICES	ANTI-LOCK BRAKES	AUTOMATIC DAYTIME RUNNING LIGHTS	CARPOOL CREDIT	DRIVERS TRAINING	LOW ANNUAL MILEAGE DRIVEN
21ST CENTURY		15%					
AAA (INTERINSURANCE EXCHANGE)	Up to 10.2%	Up to 8.3%				Up to 4.6%	
ACCESS	8%	15%	15%	5%			
AFFIRMATIVE							FACTORS VARY BY MILES
ALLIANCE UNITED							
ALLSTATE		5% - Comp					
AMICA	19% - 29%	5% - 20%	5%			5%	10%
ANCHOR GENERAL							
CALIFORNIA CAPITAL	20% - 30%	5% - 15%				5%	
CALIFORNIA CASUALTY						up to 10%	
COAST NATIONAL		15%					
COMMERCE WEST	5% - 23%	5% - 15%				5%	10% - 20%
CSAA INSURANCE EXCHANGE							
CSE	2%	10%		2%			Up To 33%
ENCOMPASS	13% - 25% on Med	5% - 14% on Comp	5% on BI, PD			5%	
ESURANCE		15%					
EXPLORER	15% - 25%						
FARMERS/MID-CENTURY	10%	15%	5%			up to 35%	
FEDERAL INS (CHUBB)		5% - 10%	5%			5%	9% - 57%
FINANCIAL INDEMNITY							
FIREMAN'S FUND		4.7% - 14.3%				2%	4.6% - 44%
GEICO	5% - MP	1% - 11%				1% or 5%	7% - 43%
HARTFORD	10% - 20%	5% - 15%	3%				
HILLSTAR							
HORACE MANN							
HORACE MANN P&C							
IDS	15% - 25%						
INFINITY						0% to 30%	
KEMPER	5%	15% - 25%					Varies

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LIBERTY MUTUAL	19.5% - 29.3%	8% - 25%	8% - 10%			5%	0.3% - 36.3%
LOYA							7% to 17%
MERCURY	See Footnotes	See Footnotes	See Footnotes			1%	See Footnotes
METROPOLITAN DIRECT	10% - 30%					3% - 10%	1% - 25%
NATIONAL GENERAL (INTEGON)		0% - 20%					
NATIONWIDE	20% - 24%	5% - 15%					5% - 36%
PACIFIC SPECIALTY							
PERMANENT GENERAL							2% - 36.5%
PROGRESSIVE WEST		20%					
SAFECO	2% Med Only						
SAFEWAY		2% - 6%					4.5% - 6.5%
STATE FARM							1% - 45%
STERLING CASUALTY		7%	1%			1%	
TOPA							
TRANSGUARD/OCCIDEN TAL							
TRAVELER		15% Comp only				10%	
UNITED FINANCIAL CAS (PROGRESSIVE)		2%					
USAA	6% - 9%	25%				5%	1% - 24%
VICTORIA FIRE (TITAN)							
VIKING							
WAWANESA		See Footnotes				5%	See Footnotes
WESTERN GENERAL							
WESTERN HOME							

BI = Bodily Injury

Liab = Liability

M = Male

Med = Medical Payments

PD = Property Damage

Comp = Comprehensive

F= Female

Coll = Collision

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Company Name	Credits and Discounts Report #2						
	GOOD STUDENT	GROUP PROGRAM CREDIT	MATURE DRIVERS COURSE	MULTI - CAR	MULTI-POLICY CREDIT	PASSIVE RESTRAINT	PERSISTENCY CREDIT
21ST CENTURY	15%	9% - 14%	2%	6%			
AAA (INTERINSURANCE EXCHANGE)	Up to 14.2%	Up to 9.3%	Up to 1.9%	Up to 22.3%	Up to 15.6%		Up to 5.6%
ACCESS	2.50%		5%	10%			
AFFIRMATIVE	5%		5%	10% - 28%			
ALLIANCE UNITED	15%		5%	13% to 16%			6% to -10%
ALLSTATE	10% - 15%		5% BI & PD	Varies	Varies		Varies
AMICA	5% - 10%		5%	17%	5%	19% - 29%	
ANCHOR GENERAL			5%	20% - 28%			2% - 6%
CALIFORNIA CAPITAL	3%	5%	5%	27%	17%		
CALIFORNIA CASUALTY	up to 13%		up to 5%	up to 17.5%	up to 17%		up to 25%
COAST NATIONAL			10% - 15%	5% - 25%	5% - 15%		
COMMERCE WEST	20%		5%	25%	0% - 10%	5% - 23%	
CSAA INSURANCE EXCHANGE	0% - 20%		5%	0% - 20%	0% - 28%		
CSE	5%		2%	14%	1% - 18%		20% - 60%
ENCOMPASS	5%		5%	24%	20%	13% - 25% on Med	
ESURANCE		5% - 15%	2%	15% - 25%			0% - 5%
EXPLORER	15% - 25%		5%	0% - 28%		10% - 35%	2% - 14%
FARMERS/MID-CENTURY	up to 33%	up to 15%	10%	up to 23%	up to 20%	up to 15%	up to 3%
FEDERAL INS (CHUBB)	10%		5%	5%	10% - 30%	15% - 25%	
FINANCIAL INDEMNITY			7%	Varies			
FIREMAN'S FUND	10%		5%	19%	14% to 25%	19% to 27%	4% to 8%
GEICO	10% or 11%	14% - 34%	1% or 5%	Between 5% - 17%	Up to 10%	5% (AIRBAG)	Between 4%- 8%
HARTFORD	10%	10%	5%	20%	7% - 16%		2% - 8%
HILLSTAR		10%	5%	3% to 8%	10%		
HORACE MANN	10%		5%	15%	11% - 23%		3% - 10%
HORACE MANN P & C	10%		5%	15%	11% - 23%		3% - 10%
IDS			5%	28% - 32%		5%	
INFINITY	0% to 30%		5%	18% to 32%			1% to 9%
KEMPER	2% - 25%	5%	5%	22%	10% - 15%	5%	
LIBERTY MUTUAL	25%	15%	5%	17.5% - 22.5%	3% - 21%	9.8%	17% (Basic Group Only)
LOYA			5%	17% to 19%			

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MERCURY	See Footnotes	See Footnotes	See Footnotes	See Footnotes	See Footnotes	See Footnotes	See Footnotes
METROPOLITAN DIRECT	5% - 20%		3% - 10%	1% - 17%	6%-12%	5% - 30%	2% - 16%
NATIONAL GENERAL (INTEGON)	5%		5%	5% - 15%	5%		10%
NATIONWIDE	4-23%	7.5-12.5%	5% not applied	12-17%	8-29%		1% year 5 +
PACIFIC SPECIALTY			5%	10% - 18%	5%		10% - 20%
PERMANENT GENERAL			5%	20% - 25%			3% - 12.5%
PROGRESSIVE WEST		VARY BY COVERAGE	5%	10% to 28%	10%		2% to 3%
SAFECO	2%	5% - 15%	5% Liab Only	Liab 20%/ Coll 15%	10% - 25%		5% - 10%
SAFEWAY	9.2% - 10.1%		2%	22%			
STATE FARM	6% - 15%		5%	11%	5% - 22%		3% - 18%
STERLING CASUALTY	15%		5%	12% - 20%			1% - 15%
TOPA			5%	16% - 21%			2% - 6%
TRANSGUARD/OCCIDENTAL	10%		5%	5%			See Footnotes
TRAVELER	Varies	12% or 5%	5%	Varies	16% - 27%		2.5% Comp, Coll @ 5+ Years
UNITED FINANCIAL CAS (PROGRESSIVE)		9% - 12%	5%	3% - 28%	1%		
USAA	10%		5%	2% - 7%	2% - 13.76%	3%	2% - 12%
VICTORIA FIRE	5%		5%	0% - 15%	5%		4%
VIKING			10%	+25% to - 24%			
WAWANESA			5%	20%			See Footnotes
WESTERN GENERAL			5%	16% - 22%			10%
WESTERN HOME				16%			

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